

# Exhibit 6



AMERICAN  
ARBITRATION  
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## AMERICAN ARBITRATION ASSOCIATION

In the Matter of the Arbitration between

Case Number: 01-17-0006-3311

William J. Lovelace and Octavia Lovelace, ("Claimants")

-vs-

Showroom Auto, LLC, ("Respondent")

### AWARD OF ARBITRATOR

I, John F. Byrne, the UNDERSIGNED ARBITRATOR, having been designated in accordance with the arbitration provisions of the parties' "Retail Installment Contract" dated April 6, 2016; with Claimants (represented by Brian L. Bromberg, Esq., Bromberg Law Office P.C. and Daniel S. Blinn, Esq., Consumer Law Group, LLC) and of with Respondent (represented by Steven M. Coren, Esq., Coren Law Group PC); and having been duly sworn, and having duly heard the proofs and allegations of the Parties at an in-person hearing in New York, NY on August 9, 2018, do hereby, FIND, as follows:

As limited by their post-hearing brief, Claimants' sole contention is that Respondent incorrectly categorized a "Dealer Financing Fee" of \$1,340.00 as part of the vehicle's purchase price instead of part of the finance charge on the Retail Purchase Agreement. As a consequence, Respondent violated the Truth in Lending Act ("TILA") and Claimants are entitled to \$2,000.00 in statutory damages.

The finding of a violation also entitles Claimants to an award of reasonable attorneys' fees. Here, Claimants' request for \$27,000.00 is not justified, especially when, among other things, half their time was spent in federal court. I will award \$3,000.00 in attorneys' fees.

Accordingly, as and for an Award herein,

1. Within thirty (30) days of the date of this Award, Respondent shall pay to Claimants the sum
2. of FIVE THOUSAND DOLLARS and NO CENTS (\$5000.00).
3. The administrative fees of the AAA totaling \$2,400.00, originally paid solely by Respondent, and the compensation of the arbitrator \$1,500.00, originally paid solely by Respondent shall be borne as incurred.

This Award is in full and complete settlement and satisfaction of any and all claims, counterclaims and defenses submitted to this Arbitration; and any claim or counterclaim not expressly granted herein is nonetheless deemed DENIED.

9/26/18  
Date

John F. Byrne, Esq.

STATE OF NEW YORK )  
COUNTY OF KINGS ) SS:

I, John F. Byrne, do affirm upon my Oath as Arbitrator that I am the individual described in and who issued this instrument, which is my Award.

9/26/18  
Date

John F. Byrne, Esq.

MARILYN N. GOLDMAN  
Notary Public, State of New York  
No. 01GO6571865  
Qualified in Kings County  
Commission Expires June 30, 2022